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LOCAL GOVERNMENT AND THE HOUSING NEEDS OF OLDER URBAN CANADIANS: THE VANCOUVER, BRITISH COLUMBIA CASE

C. Laura Donegani

1. INTRODUCTION

Over the next several decades Canadian society will adjust to the impacts of the aging population. The elderly population will continue to grow at a greater rate than the rest of the population, and will continue to pressure governments to respond to diverse needs. The elderly are not the homogeneous and frail group society once believed. Slowly, they are becoming recognized as individuals with varying needs and preferences, who also share some common experiences in later life. "Many Canadians age gracefully, not because of, but in spite of the social context in which they live" (Naus 1980, p.49). As the older segment of society increases, so will the need to provide the choices and opportunities required and demanded for healthy lifestyles.

This paper deals with an issue critical to the quality of life of the elderly: housing. The homeowning elderly are identified as a substantial and inadequately housed segment of urban neighbourhoods, often ignored by developers and the community at large. The nature and extent of the unfulfilled housing needs of elderly homeowners in Vancouver, British Columbia are examined. A normative planning role for local government to facilitate the development of appropriate alternative housing is then discussed.

In this paper elderly, aged, and senior citizen refer to individuals 65 years of age and older. These terms coincide with those used in most of the literature and statistical information published about aging. At 65 years of age most Canadians are retired from the work force and therefore have reduced incomes; most no longer have children living at home with them; and most are eligible for a variety of public and private sector

age-related programs and benefits. These facts result in some shared experiences among the older population. But, beyond these experiences, the elderly are as diverse as the rest of society. Contrary to public perception, very few individuals eventually require long-term institutionalized health care.

2. ELDERLY INDIVIDUALS: A PROFILE

2.1 Demographic Trends

The number of Canadian elderly is increasing at a faster rate than the general population. In 1981, 2.4 million Canadians, 1/10 of the population, were 65 years of age and older. By 2001, an elderly population of 3.3 million, or 12% of the total, is forecasted. This trend is expected to escalate through the first quarter of the 21st Century as the "baby boomers" reach the ranks of the elderly. By 2021 the elderly may represent 20% of the total Canadian population (Statistics Canada 1983).

The population 80 years of age and older has risen even more dramatically and will continue to do so, doubling by the year 2021 to approximately 1 million. The gap between the number of elderly males and females continues to widen. By 2001, forecasts predict there will be 100 elderly women for every 67 elderly men. Elderly women, 80+ years, will outnumber their male counterparts 2 to 1 (Statistics Canada 1983). These trends suggest not only significant increases in the elderly population, but increasing numbers of elderly women living without a spouse for the next few decades.

2.2 Geographical Distribution

In 1981, 78% of the Canadian elderly population lived in urban centres, 40% in those urban centres with populations over 500,000. Of the population over 80 years of age, 81% lived in urban ares. This reflects, among other things, the increasing need in the last decades of life for the higher-order services which are available in urban centres. (Statistics Canada 1983).

2.3 Economic Status

For many Canadian senior citizens their houses are their major sources of equity, but financial benefits from this equity are difficult to acquire without selling their houses. Therefore, living expenses often are dependent upon regular monetary income sources. The incomes of the elderly disproportionately are concentrated in the lowest quintiles (Gunn, Unsworth, Newman 1983).

In 1981, 50% of families with heads aged 65 years and older had incomes below $15,000. Fully 57% of the unattached elderly had incomes under $7,000 in 1981. Even though these 1981 incomes were significantly improved from those recorded in 1971, the elderly population's average income level did not improve relative to the younger population (McPherson 1983). Old Age Security and the Guaranteed Income Supplements provided by government contributed the largest portion, approximately 30%, to the incomes of elderly unattached males and married couples, and 43% to the incomes of unattached elderly females. Investment incomes, pension plans, and earnings provided the remainder of their incomes (Statistics Canada 1983).

2.4 Life Cycle Characteristics

Advancing age brings with it greater susceptibility to disease and immobility. In Canada, the elderly disproportionately use medical and hospital services (Naus 1980, Statistics Canada 1983). But, "the longer the members of a population cohort survive, the better their chances for survival" (Havens 1982, p.11).

In Canada in 1981, 9% of the elderly were receiving full-time institutionalized health care. The majority of these were widowed females older than 75 years (McPherson 1983). Statistics Canada (1983) estimates that 20% of the population between 65 and 74 years of age, and 35% of those over age 75, require assistance with some daily tasks.

Needs vary considerably depending upon individual impairment level. European trends suggest 80% of the elderly can live independently, 15% semi-independently, and 5% require full-time care (Goldenberg 1981). In the U.S.A. in 1981, 5% of the elderly were institutionalized, 80% were

living independently, and the remainder required some degree of day to day care (Johnson 1983). These figures suggest that the vast majority of the elderly can live within their communities when adequate support services and housing are available. Significant amounts of assistance can be achieved with adjustments in housing design and support services (Brink 1984).

2.5 Lifestyle Patterns

Lifestyle patterns among the elderly population are a reflection of the trends already discussed under demography, geography, economics, and life cycle. These factors together with individual histories, resources, opportunities, and choices combine to create lifestyle. Diversity of lifestlye is common to all ages, including the aged. However, many of the elderly experience some shared lifestlye patterns which reflect their declining health, mobility, and income.

2.5.1 Housing. Housing greatly influences the lifestyles of the elderly because retirement from the work force often means that the home becomes the centre of daily life. In this way, housing strongly influences well-being. Most of the Canadian elderly live in private households as families, but the number of elderly living alone is increasing. This trend is expected to continue for the next few decades (Statistics Canada 1983).

Sixty percent of the elderly live in single-detached houses, 12% in high-rise apartments, 25% in other forms of multiple housing, and 3% live in mobile homes. Two-thirds of the elderly own their own homes, 80% are mortgage free. Seventy-five percent of their houses have 2 or 3 bedrooms. Of the homeowning households, 50% may be considered overhoused (i.e. more than one bedroom per person). Half of their houses are at least 40 years old. Approximately 30% require repairs in addition to regular maintenance (Brink 1984).

2.5.2 Mobility and location. Elderly households tend to "age in place" rather than relocate to less familiar surroundings. In general, the older population chooses not to move because of preferences which stem from emotional attachment to their homes and neighbourhoods; familiarity with

the environment; location of friends and family; fear of debt, change, and crime; and length of residence (time positively correlates with attachment) (Lawton 1973).

The vast majority of the elderly live in urban centres where a wide range of services and amenities are available. When given the opportunity, the elderly commonly choose to live private, secure, and independent lifestyles in low-maintenance homes in attractive well-serviced neighbourhoods in which other elderly but few children are present (Epstein 1976).

2.5.3 Independence and satisfaction. For many of the elderly, life disruptions can trigger reduced personal independence and lower housing and/or neighbourhood satisfaction. This can lead to isolation. The following life disruptions are the most likely to affect the elderly (Johnson 1983, Struyk 1980, Rudzitis 1982):

- spousal death;
- marital status change;
- retirement change in:
  - income,
  - status,
  - lifestyle;
- locational changes of family or friends;
- changes to neighbourhood safety, service, or demographics; and
- mental or physical impairment.

The degree of satisfaction with lifestyle varies with individuals. As the elderly become less mobile and confined to their homes the level of community and household services and amenities becomes increasingly important to their well-being. Research to date offers some insight into the current lifestyles of a limited sample of the elderly population. It does not offer much insight into future lifestyle trends. This is especially so because we do not know to what degree current lifestyles reflect lack of alternatives rather than choice.

3. ELDERLY HOMEOWNERS: CHARACTERISTICS

In Canada today, much of the attention directed toward the elderly focusses on those in the most financial need: the elderly who are income and asset poor. Housing research often focusses on social housing needs and development. But, the majority of the elderly do not fit into this category. As already indicated, the majority of the elderly are urban homeowners. The increasing number of these households and their propensity to "age in place" is changing the urban environment.

In the 1970's Canadian cities experienced escalation in housing prices and competition, inflation, taxation, and suburban development. As urban land became more scarce and expensive, many young families moved to the suburbs. The majority of older homeowners stayed in their older and increasingly inappropriate (for them) urban houses. The incomes of the elderly did not keep pace with the rising costs of operating their houses. Few appropriate housing alternatives were available to the self-sufficient elderly who desired relocation (Institute of Urban Studies 1982).

Today, shrinking public resources threaten to reduce already insufficient community support services for the elderly at the same time as the number of elderly urban homeowners who require them increases. Development of appropriate housing alternatives has barely begun (Myers 1982).

3.1 The Need for Housing Alternatives

While the literature is not comprehensive, there is evidence to suggest that many elderly homeowners are dissatisfied with their housing and would relocate if suitable alternatives were available. This dissatisfaction primarily stems from problems of location, size, expense, and design (e.g. Fennell & Eberle 1985, McPherson 1983, Gunn et al. 1983, Brink 1984). There is general agreement in the literature that the degree of institutionalization of the elderly relates to lack of housing options and community support services (e.g. Fennell & Eberle 1985, Priest 1984, Brink 1984, Johnson 1983). Increased housing options for the urban homeowning elderly would increase their quality of life and reduce the rising demand for unnecessary expensive institutionalized care.

North American research varies widely regarding the portion of elderly urban homeowners who would benefit from and choose to relocate from their homes (usually detached houses) to more appropriate housing. The estimates range from approximately 20% (Greenman 1985, Gelwicks 1974, Epstein 1976) to more than 60% (Nelson & Winter 1975, Social Planning Council of Metro Toronto 1978).

3.2 General Housing Preferences

In general, elderly urban homeowners seeking alternative housing are looking for some combination of: smaller home size, less expense, better location and services, physical appropriateness and attractiveness, and minimal maintenance requirements (H.I.N.T.S. 1981, Turner et al. 1981, Rudzitis 1982).

Research indicates that the urban elderly would choose most often to relocate within their own neighbourhoods; within walking distance of services, families, and friends; near public transportation and other elderly people; but not too close to concentrations of children (Johnson 1983, Gunn et al. 1983, Epstein 1976).

3.3 Specific Housing Choices

There is no consensus in the literature regarding the elderly's preferences of tenure or preferences for large, small, or segregated housing developments or units. Many factors contribute to this lack of consensus:

- Little research has been conducted to date, and most has been restricted to a small sample of the elderly population;
- The diverse preferences and needs among the elderly population make it difficult to generalize, and strongly suggest the need for a variety of housing choices for this segment of society;
- Very few non-institutional housing alternatives have been available to the elderly and therefore remain untested;
- Current housing choices made by the elderly likely reflect housing availablilty in particular submarkets rather than true preferences.

Of elderly homeowners seeking alternative housing, the best current evidence suggests 15-35% would prefer to rent self-contained multiple housing units, while 30-50% would prefer to purchase houses or condominiums (Brink 1984, Gunn et al. 1983, H.I.N.T.S. 1981). There appears to be a greater chance an elderly urban homeowner would choose to purchase a detached home rather than an attached one, such as a condominium. This preference is based on the affinity of the elderly for familiarity in housing and the desire of married couples for relocation to detached homes. Research suggests that the elderly relocating into multiple housing units would choose an equal number of apartments and row/duplex units. Advantages and disadvantages vary with the type of unit and personal perferences for location and design features (Epstein 1976, H.I.N.T.S. 1981).

Many research questions remain regarding the housing needs of the urban homeowning elderly. The effects of sex, marital status, income, health, and age on housing choice have yet to be addressed adequately. As older households increase in number, the amount of research is expanding. Hopefully, more information will lead to the development of an appropriate range of housing alternatives for those among the elderly who do not require institutionalized housing but choose to relocate from their houses.

4. VANCOUVER, B.C.: A CASE STUDY

Vancouver, British Columbia is the heart of Canada's third largest metropolitan region. This region is constrained in size by the Pacific Ocean to the west, the mountains to the north, and the American border to the south. Present levels of development could exhaust the region's land supply within the next few decades. Within the City of Vancouver, land available for residential development under existing zoning restrictions virtually will be depleted by the end of this decade. The Vancouver Plan (1983) emphasizes the need to expand the city's housing stock to allow continued economic development and to prevent the need for additional costly transportation networks to support additional suburban commuters.

Currently, the City's planning department is investigating the unmet housing needs of residents and the opportunities to increase housing choices within the city. Its goal is to manage future change in the best interests of the demographically changing residents. Seventy percent of Vancouver's land contains low-density single-family (detached housing) neighbourhoods which house 40% of the city's households. Single-family areas are the focus of the City's investigation into future growth because they offer the greatest potential net gain in housing units. As well, those single-family areas with existing high levels of amenities, and excess service and infrastructure capacities, offer increased residential potential without substantial financial costs to the taxpayers.

The following discussion is based on research conducted by the author in conjunction with the City of Vancouver Planning Department. Statistical analysis is based on the 1981 Census of Canada unless otherwise indicated.

4.1 Homeowning Elderly

4.1.1 Recognizing change. Current research into the nature of the residents of Vancouver's primarily single-family areas has demonstrated, among other things, that there is an increasing abundance of elderly homeowners. In 1981 there were 14,500 such households, 14% of the total households in these areas. By the end of this decade 20,000 of these households are forecasted. Put another way, one in five of Vancouver's houses will contain an individual 65 years of age and older. By the turn of the century, without any zoning changes or population increases, Vancouver's elderly households will increase to 23,000, or 22% of the total. This means that the number of these elderly households will increase by about two-thirds within the next 15 years. The distribution of the elderly will vary throughout the city. In some neighbourhoods one out of every two houses may be owned and occupied by the aged in 2001.

Elderly homeowners will be at least as prevalent as nuclear families in single-family neighbourhoods by the end of the decade. As outlined in section 3, there is a need for alternative housing options for some elderly homeowners. For these reasons, this segment of the population is receiving considerable attention by City planners.

The belief that 70% of Vancouver's neighbourhoods primarily house families with two parents and children is proving to be false. Attempts to preserve the housing and neighbourhood character and qualities desired by the "typical" family no longer make sense. As the planners endeavour to manage change in the best interests of all residents, the needs of the elderly homeowners are being addressed.

4.1.2 Investigating opportunities. Investigation into the housing needs of various types of residents, including the elderly, is being conducted at the census tract level. Using this level of analysis, planners can identify neighbourhood diversity among the elderly and other residents. Assuming many of Vancouver's elderly continue living in their present houses, 10% move into institutional care, and another 10% move into some form of existing self-contained housing, a significant portion (11,000 households) remains that could benefit from relocation to additional forms of appropriate housing in the next 15 years. Relocation of these elderly households could free up their houses which are better suited to larger families.

Preliminary estimates based on evidence for housing preferences among the elderly, as discussed in section 3, suggest the need for the following range of additional housing units for elderly homeowners in the city by the turn of the century: 700-4000 self-contained multiple rental units and 1350-5700 self-contained owned units. These estimates may break down to as many as: 350-2000 rental apartments, 350-2000 rental row/duplex units, 675-3800 owned detached houses, and 450-2850 owned attached dwelling units.

These estimates summarize a wide range of possible housing changes in Vancouver's single-family neighbourhoods as a result of the aging population. However, such changes to the housing stock require:

- zoning, and possibly infrastucture changes, to allow higher residential densities;
- community acceptance;
- adequate support services geared to specific needs of the elderly;
- appropriate micro and macro level design; and
- prices appropriate to developers and residents.

To bring together this set of circumstances an effective and innovative planning process is essential.

4.2 Planned Change At The Local Government Level

The City of Vancouver has gained a reputation in the last decade as an innovator in housing planning. This is because it chooses a normative role. Generally, Canadian local governments only administer and respond to specific crises. But, the planning department at the City of Vancouver does more than this. It sets goals and objectives and makes policies and zoning changes to help create change, at least in regard to housing.

As the City's housing planner, Ann McAfee, (1986 p.6) explains:

> "sometimes it is necessary to change in order to keep what we value.... We are well aware of the public concern over the changes that are occurring in single-family areas.... We realize that any alternative to the present system will generate controversy.... We also realize that zoning is a crude instrument for addressing the pressure for...change.... In this environment we must strive to understand the changes which are occurring and to find solutions that meet the needs of and are acceptable to the city's residents".

Canadian local governments have no constitutional responsibility for housing, but local housing policies are necessary. Zoning which is created and administered by local government affects housing markets and individual lifestyles. The effects of housing markets are very localized or neighbourhood specific. Also, there is a closer interface between constituents and local governments than there is between constituents and senior governments.

In the Goals for Vancouver and The Vancouver Plan the current housing policy is clearly to increase housing choice and opportunities within the city in cost effective ways for existing and future residents. This policy responds to a desire to: satisfy livability requirements of residents, allow for increased employment opportunities in the city, and reduce transportation costs by minimizing the impact of commuter traffic. The homeowning elderly are one of a number of groups with unmet housing needs that the City of Vancouver is addressing in order to achieve the housing goal expressed by the politicians, planners, and residents through The Vancouver Plan.

4.3 Planning Process

A systematic planning strategy is underway at the City of Vancouver to achieve the housing aims set forth in The Vancouver Plan. In this paper discussion of this strategy will focus on the homeowning elderly, even though the strategy is geared to all city residents.

4.3.1 Issue/problem definition. As the planning department assesses information about the city and its people, trends and future issues and problems become apparent. Interaction with Council and the public creates numerous short and long term planning concerns. These processes keep planners abreast of community changes. In the early 1980's in response to anticipated future trends and the results of Goals for Vancouver (a survey of citizen aspirations), the planning department developed The Vancouver Plan (originally called The Vancouver Coreplan). As already stated, this Plan identified a need to increase housing opportunities within the city in anticipation of changing needs.

4.3.2 Defining the objectives. To define the operational aims of the planning process, specific information was gathered, evaluated and priorities determined. Information about the city's people, land-use, housing markets, and the demographic, social, and economic trends, etc. were compiled, assessed and priorized to create The Vancouver Plan. Specifically, the need to increase housing opportunities for the elderly and others was recognized and became a stated objective or policy upon which to base future zoning decisions within the city.

The following actions to acquire further information to clearly define this objective are underway:

1. Establishment of a 10 year target for increasing the city's housing potential including:
   - neighbourhood level assessment of anticipated housing demands of the elderly; and
   - determination of the type of housing preferred by researching options available, success rates, and feasibility in Vancouver;
2. Identification of locations suitable for new housing by assessing both costs and benefits to the community, including the development of an economic model to assess the impacts of changes in housing densities;

3. Preparation of neighbourhood specific plans to increase housing opportunities. This task is just beginning and will take considerable time to accomplish. Surveys of the elderly population in selected areas are planned. Awareness programs have begun to increase the awareness of the general public and housing industry about changes occurring in neighbourhoods.

To facilitate the identification of demands, preferences, and suitable locations, and the preparation of neighbourhood plans, the City needs to increase its communication with the homeowning elderly and the rest of the community. Without increased communication it seems unlikely that residents' well-documented opposition to changes in their single-family neighbourhoods will wane.

To increase communication the City should initiate an information network involving the planning department, the elderly, the development and financial communities, sponsors, educators, and other interested people. The City has a wealth of information including much relevant demographic and statistical data. The other groups have their own data bases plus considerable community-based practical information and political power. If the information is shared, compiled, massaged, extracted, and publicized the reasons for and efforts to change existing neighbourhoods should be better understood and accepted. The diversity of experience should also aid the development of more creative and flexible housing alternatives (Diab 1981).

4.3.3 Alternatives. With relevant information analyzed, the planning department will recommend a range of alternative proposals to start to increase the housing choices of elderly homeowners. This stage of the planning process will be considerably improved if an information network has been instituted. Not only would feasible alternatives be more apparent, but community and political input would facilitate ranking and acceptance of alternatives.

4.3.4 Decision-making. City Council makes the final decisions on policy and zoning. If the public is opposed to recommended alternatives, Council is unlikely to accept any recommendations for change. To increase the

chances for acceptance, it is necessary for the planning process to have been actively sensitive to the community. In other words, communication is vital. An information network can increase overall awareness, acceptance by Council and the public, and feasibility of alternatives. This should increase the likelihood of increasing housing opportunities (Diab 1981).

4.3.5 Implementation. City Council can change zoning by-laws, but this does not guarantee development. If the changes to zoning reflect true needs and effective demand within the community, development should result. Communication, including publicity and information sharing, can keep interested parties apprised of changing circumstances, reduce their perceived and real risks, and perhaps increase the rate of development.

The previous discussion is a very simplistic outline of some of the steps involved in a very complex process. This process is not linear but instead responds to new information and the unforeseen along the way. Feedback necessitates backtracking and adjustments. Hopefully Vancouver planners can succeed where others have failed and gradually increase the housing opportunities in the city's single-family neighbourhoods. If they do, the elderly homeowners in Vancouver may enjoy a variety of appropriate housing alternatives in the future.

5. IMPLICATIONS AND CONCLUSIONS

Without additional housing options some of Vancouver's urban elderly will continue to be dissatisfied with their housing and continue to face the economic, social, physical, and emotional consequences. Because Vancouver virtually is built to capacity under present zoning regulations, zoning changes are an important factor in creating more housing options. Without the local government's actions to change zoning in single-family neighbourhoods, the homeowning elderly will continue to be forced to relocate from their neighbourhoods, face the unnecessary burdens of inappropriate housing, or be prematurely institutionalized. Without zoning changes the city will gradually lose much of its social and economic mix of residents as land prices escalate; will continue to lose affordable housing stock; and

perhaps will lose opportunities for economic development. These scenarios do not coincide with the Vancouver envisioned in The Vancouver Plan.

The challenge to create change is an immense one for any local government. For success the planners need to actively involve the community in the creation of a plan for the future and seize every available opportunity. The City of Vancouver appears to have picked an appropriate time to deal with this challenge. The timing may be advantageous because the elderly are becoming a more visible and vocal minority, developers are beginning to notice the elderly housing market, some alternative housing options are being tested around the world, and Vancouver's single-family neighbourhoods are being closely scrutinized by the politicians and the public. If an information network is initiated and utilized to the fullest, Vancouver may experience some very interesting changes during the next few decades.

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